

**Fill in this information to identify the case:**

Debtor 1 Renardo D. Jones

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of Mississippi  
(State)

Case number: 17-12901-JDW

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Federal National Mortgage Association  
("Fannie Mae") c/o Seterus, Inc.

**Court Claim No.** (if known): 11

**Last four digits** of any number  
you use to identify the debtor's  
account:

XXXXXX9245

**Date of Payment Change:** 10/01/2018

Must be at least 21 days after date of  
this notice.

**New total payment:**

Principal, interest, and escrow, if any \$1,096.27

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No.  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$504.83

New escrow payment: \$520.97

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a statement is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: : \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/ Bradley P. Jones  
Signature

Date: September 7, 2018

Print: Bradley P. Jones  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro & Massey, LLC

Address 1080 River Oaks Drive, Suite B-202  
Number Street

Flowood, MS 39232  
City State ZIP Code

Contact phone (601) 981 - 9299

Email MSBankruptcy@logs.com

**CERTIFICATE OF SERVICE**

I, Bradley P. Jones, of the firm of Shapiro & Massey, LLC, do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Locke D. Barkley, Chapter 13 Trustee,  
sbeasley@barkley13.com

William L. Fava, Attorney for the Debtor  
mc38671@yahoo.com

Office of the U.S. Trustee  
[USTPRegion05.AB.ECF@usdoj.gov](mailto:USTPRegion05.AB.ECF@usdoj.gov)

Renardo D. Jones  
1073 Cedar Ridge Cove  
Tunica, MS 38676

Dated: September 7, 2018

Respectfully submitted  
SHAPIRO & MASSEY, LLC

/s/ Bradley P. Jones

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Bradley P. Jones  
Attorney for Creditor

Presented by:  
J. Gary Massey, MSB#1920  
Bradley P. Jones, MSB#9731  
Laura Henderson-Courtney, MSB#2266  
SHAPIRO & MASSEY, LLC  
1080 River Oaks Drive, Suite B-202  
Flowood, MS 39232  
Telephone No. (601) 981-9299  
Facsimile No. (601) 981-9288  
E-mail: msbankruptcy@logs.com  
BK Case No. 17-12901-JDW

\*\*\*Continued on Reverse\*\*\*  
INTERNET REPRINT

This is a statement of actual activity in your escrow account from October 2017 to September 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date						\$1,447.79	\$3,721.40-
10/01/17	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	1,694.47	3,951.92-
11/01/17	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	1,941.15	4,182.44-
12/01/17	477.20	480.41*	230.52-	230.52-	MORTGAGE INS	2,187.83	3,932.55-
12/01/17	0.00	0.00	0.00	888.89-*	COUNTY	2,187.83	4,821.44-
01/01/18	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	2,434.51	5,051.96-
01/01/18	0.00	0.00	826.52-	0.00*	COUNTY	1,607.99	5,051.96-
02/01/18	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	1,854.67	5,282.48-
03/01/18	477.20	480.41*	230.52-	230.52-	MORTGAGE INS	2,101.35	5,032.59-
04/01/18	477.20	504.83*	230.52-	230.52-	MORTGAGE INS	2,348.03	4,758.28-
05/01/18	477.20	0.00*	230.52-	230.52-	MORTGAGE INS	2,594.71	4,988.80-
06/01/18	477.20	1,009.66*	230.52-	230.52-	MORTGAGE INS	2,841.39	4,209.66-
07/01/18	477.20	504.83*	230.52-	230.52-	MORTGAGE INS	3,088.07	3,935.35-
07/01/18	0.00	0.00	1,004.08-	1,171.43-*	HAZARD INS	2,083.99	5,106.78-
07/01/18	0.00	0.00	1,129.59-	1,129.59-	FLOOD INS	954.40	6,236.37-
08/01/18	477.20	5,754.03*	230.52-	0.00*	MORTGAGE INS	1,201.08	482.34-
09/01/18	477.20	0.00	230.52-	0.00*	MORTGAGE INS	1,447.76	482.34-
Total	\$5,726.40	\$8,734.17	\$5,726.43-	\$5,495.11-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
<b>NOTE</b> – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE [WWW.COAG.GOV/CAR](http://WWW.COAG.GOV/CAR) FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.